

In re:  
Andrea L. Lucas  
Debtor

Case No. 10-17696-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db  
12238115 +Andrea L. Lucas, 113 Oak Lane, Coatesville, PA 19320-1004  
+Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933,  
Dallas,Tx 75374-0933  
12147948 County of Chester, Office of the Treasurer, P.O. Box 2748, West Chester, PA 19380-0991  
12291621 +DNB First, N.A., Scott Rogers, 2 North Church Street, West Chester PA 19380-3007  
12439135 MidFirst Bank, Legal Department, Attention: Boyd Fitzwilliam, P.O. Box 268879,  
Oklahoma City, OK 73126-8879

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Jul 23 2016 01:27:51 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:27:04  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2016 01:27:23 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12195695 +EDI: ACCE.COM Jul 23 2016 01:13:00 ASSET ACCEPTANCE LLC, PO BOX 2036,  
WARREN, MI 48090-2036  
12276843 +EDI: OPHSUBSID.COM Jul 23 2016 01:13:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12262680 EDI: CHRYSLER.COM Jul 23 2016 01:13:00 Chrysler Financial Services Americas, LLC,  
Chapter 13 Trustee Payment Processing, P.O. Box 9001897, Louisville, KY 40290-1897  
12161648 EDI: DISCOVER.COM Jul 23 2016 01:13:00 Discover Bank, Dfs Services LLC, PO Box 3025,  
New Albany, OH 43054-3025  
13027895 EDI: AIS.COM Jul 23 2016 01:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
12204839 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 23 2016 01:26:22 PECO Energy Company,  
c/o Lynn R. Zack, Esq., 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
12224792 +EDI: PRA.COM Jul 23 2016 01:13:00 PRA Receivables Management, LLC,  
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067  
12205542 E-mail/Text: ebn@vativrecovery.com Jul 23 2016 01:26:22 Palisades Acquisition IX, LLC,  
Vativ Recovery Solutions LLC, As Agent for Palisades Acquisition IX, L, PO Box 40728,  
Houston, TX 77240-0728  
12201907 E-mail/Text: ebn@vativrecovery.com Jul 23 2016 01:26:22 Palisades Collections, LLC,  
Vativ Recovery Solutions LLC, As Agent for Palisades Collections, LLC, PO Box 40728,  
Houston, TX 77240-0728  
12279590 E-mail/Text: bankruptcynotice@franklincredit.com Jul 23 2016 01:26:21  
Quarry Mortgage Trust 1, c/o Franklin Credit, Management Corporation, P.O. Box 2301,  
Jersey City, NJ 07303-2301  
13015685 +EDI: OPHSUBSID.COM Jul 23 2016 01:13:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 14

13028538\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2016 at the address(es) listed below:

ANTHONY R. DISTASIO on behalf of Creditor DNB First NA ard@ldaklaw.com  
JOSEPH F. CLAFFY on behalf of Debtor Andrea L. Lucas claffylaw@gmail.com, claffylaw@aol.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Midland Funding LLC by American InfoSource LP as  
agent bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Andrea L. Lucas</u>	Social Security number or ITIN	<b>xxx-xx-8079</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>10-17696-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea L. Lucas

7/21/16

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**